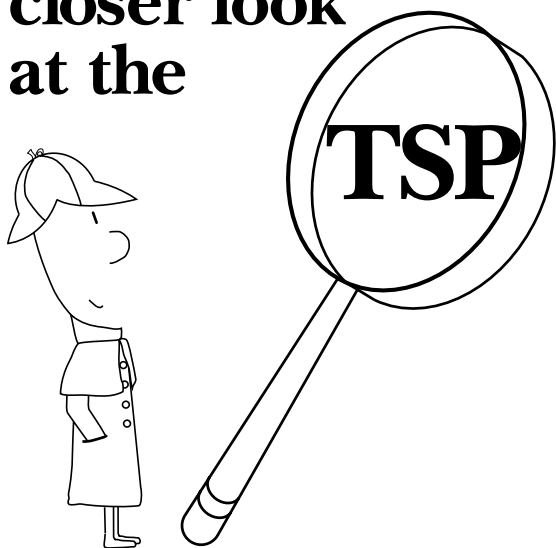
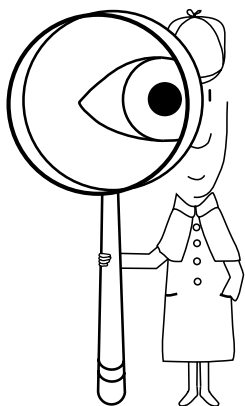


CSRS **Employees**

**Take a
closer look
at the**



**Thrift Savings Plan
for Federal Employees**



See how the TSP benefits you:

- **More money when you retire** — Your TSP account gives you another source of income.
- **Tax benefits** — Defer paying taxes on your TSP contributions and pay no taxes on your earnings until you withdraw your account.
- **Your choice of investments** — Diversify your savings among the G, F, C, S, and I Funds (Government securities, bonds, and a variety of stock funds) to meet your long-term investment goals. You can change your contribution allocation at any time or redistribute your existing balance monthly.
- **Low administrative costs** — TSP expenses for the G, F, and C Funds in 2000 were 50¢, 70¢, and 60¢, respectively, per \$1,000 of account balance.
- **Easy sign-up** — You can start or change your contributions during two TSP open seasons each year.

- **Automatic payroll deductions** — Once you sign up, your savings are automatically forwarded to your TSP account. You can stop your contributions at any time (but if you stop contributing outside an open season, you must wait until the next open season to begin again).
- **Access to your money** — You may borrow from your TSP savings (including earnings) for a general purpose or residential loan and repay your own account. In-service withdrawals are also available for financial hardship or after age 59½.
- **Ownership of your account** — Your TSP account is in your own name; it is separate from your CSRS pension. You can transfer your account to another plan if you leave Federal service or transfer money into your account from other qualified plans at any time.
- **Many withdrawal options** — You can leave your money in the TSP after you leave Federal service or choose from a number of withdrawal options.

It's elementary!

**The TSP
has a lot to offer
CSRS employees.**

Need more evidence?

Ask your personnel office for the *Summary of the Thrift Savings Plan for Federal Employees*. Read it thoroughly to understand your TSP benefits. Also, visit our Website — www.tsp.gov



**Make tracks to your
personnel office
during the next
TSP open season!**



Federal Retirement Thrift Investment Board
1250 H Street, NW • Washington DC 20005

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